

IN THE SPECIFICATION

Please amend the specification as follows:

Insert the following paragraphs beginning at page 22, line 17.

B1  
Block 314 selects the Other Revenue from one or more sources, i.e., Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone. The Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees. The Expected Other Revenue is revenue expected to be received. The Other Revenue Foregone is revenue foregone on each account, i.e., the difference between the Expected Other Revenue and the Actual Other Revenue.

Block 316 partitions and apportions the selected Other Revenue to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method, which are described above.

Amend the paragraph beginning at page 22, line 17 as follows.

Block 318 represents the Value Analyzer Calculation Engine 104 performing the invoked Profitability Calculations 200 using the account, event and organization attributes accessed from the RDBMS 106, as well as one or more profit factors and one or more rules. In this Block, the Profitability Calculations 200 include:

B2  
Profit = Net Interest Revenue (NIR)  
+ Other Revenue (OR)  
- Direct Expense (DE)  
- Indirect Expense (IE)  
- Risk Provision (RP)

wherein Other Revenue (OR) comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person. In this Block, the profit factors include parameter values necessary to perform the profitability calculations and the rules direct operations of the profitability calculations.

Delete the paragraph beginning at page 23, line 7 as follows.

Amend the paragraph beginning at page 23, line 17 as follows.

B<sup>3</sup>  
Block 320 represents the Value Analyzer Calculation Engine 104 delivering the output or results from the invoked Profitability Calculations 200 to the Value Analyzer Client 102 and/or the RDBMS 106. With regard to the Value Analyzer Client 102, the results may be presented to the user, printed, or used by various other computer programs, as desired. With regard to the RDBMS 106, the results may be stored for later use by the Value Analyzer Calculation Engine 104, or other computer programs, as desired.